

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Catherine Ann Portwood

S.S. No.: xxx-xx-7928

Mailing Address: 10007 Shoemaker Drive, Bahama, NC 27503-

Case No. 10-81768

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 9/10/10

Lastname-SS#: Portwood-7928

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Chase (2nd)		

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Chase (2nd)			**
			**
			**
			**
			**
Chase (1st)		\$6,712	**
			**
			**
			**

REJECTED EXISTING CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DEBTS ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Chase (1st)		\$1,700	N/A	n/a	\$1,700.00	
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SID - SECURED DEBTS - a 1M

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

SID - SECURED DEBTS - a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Up and part)

Law Offices of John T. Orcutt, P.C. Amount \$2,800

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes Amount \$9,874

State Taxes \$236

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI- None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 2,149 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 3.44 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOFTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Chase Home Mortgage ***
P.O. Box 78420
Phoenix, AZ 85052-8420

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Associated Recovery Systems
Post Office Box 463023
Escondido, CA 92046-3023

Citibank
Post Office Box 6000
The Lakes, NV 89163-6000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Associated Recovery Systems
Post Office Box 463051
Escondido, CA 92046

Citibank **
Post Office Box 6500
Sioux Falls, SD 57117-6500

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Associated Recovery Systems
Post Office Box 469047
Escondido, CA 92046-9047

Collectcorp **
P.O. Box 101928
Birmingham, AL 35210-0789

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America ***
Post Office Box 15019
Wilmington, DE 19886-5019

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bernhardt & Strawser, P.A.
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Credit First
Post Office Box 81083
Cleveland, OH 44181

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital Management Services Inc.
726 Exchange Street
Suite 700
Buffalo, NY 14210

Creditor's Interchange, Inc.
Post Office Box 1335
Buffalo, NY 14240-1335

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

Creditors Financial Group
Post Office Box 440290
Aurora, CO 80044-0290

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Chase ****
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Discover Card***
Post Office Box 30943
Salt Lake City, UT 84130

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Monti Smith
10007 Shoemaker Drive
Bahama, NC 27503

Triangle Orthopaedic Assoc., PA
120 William Penn Plaza
Durham, NC 27704

Employment Security Commission
Unemployment Insurance Division
Post Office Box 25903
Raleigh, NC 27611-5903

MRS Associates, Inc. **
1930 Olney Ave
Cherry Hill, NJ 08003-2016

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Firestone
c/o Credit First
Post Office Box 81315
Cleveland, OH 44181-0315

NAFS
165 Lawrence Bell Drive, Ste 100
Post Office Box 9027
Buffalo, NY 14231-9027

FMS, Inc.
Post Office Box 823
Fort Mill, SC 29716

NCO Financial Services **
PO Box 15630
Dept 99
Wilmington, DE 19850

GC Services
6330 Gulfton
Houston, TX 77081

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Integrity Financial Partners**
4370 W 109th Street
Suite 100
Overland Park, KS 66211

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Redline Recovery Services, LLC**
6201 Bonhomme Street, Ste 100S
Houston, TX 77036

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Smith Debnam Narron Drake Saintsing
& Myers, L.L.P.
P.O. Box 26268
Raleigh, NC 27611

Midland Credit Management **
Post Office Box 60578
Los Angeles, CA 90060

State Farm Bank
Post Office Box 23025
Columbus, GA 31902-3025